2. Application Periods, Forms and Process

The Michigan Department of Health and Human Services invites all eligible primary care medical, dental, and mental healthcare providers working at HPSA-eligible practice sites to apply for the Michigan State Loan Repayment Program. Providers' practice sites must be located in a Health Professional Shortage Areas or have HPSA facility designations and meet all requirements described under Program Requirements. This section includes information about MSLRP application periods, forms, and the application process up to the submission of the application package. To successfully compete in the application process, providers and employers should carefully read the MSLRP Application Period Update at the beginning of this website, all website sections, and instructions for each application form.

Application Periods:

Each November, the MSLRP Application Period Update will announce the dates of the upcoming annual application period. The dates of application periods change each year, so those interested in applying must read the new Update to make sure they know the correct dates for the coming year. It's important to know the first day of the application period because those who mail their application packages on that morning will be included in the first review batch. This gives participants the best chance of being awarded agreements. Please note that applications will only be reviewed until a sufficient number of complete applications have been reviewed to obligate program funds.

MSLRP Application Period Updates also include program information, including MSLRP policy, requirements and procedures necessary to compete successfully for loan repayment agreements. MSLRP updates will be emailed to employers on the MSLRP Marketing List once they are posted on the MSLRP website. Employers who wish to be included on the MSLRP Marketing List may email Brittany Brookshire, MSLRP Coordinator, at BrookshireB1@michigan.gov.

Application Forms:

New application forms will be available on the MSLRP website starting the November proceeding each application period. The new forms must be used to apply. Briefly, providers must complete the Provider Application Part A and Part B forms, and employers must complete the Practice Site Application and Declaration of Intent form and include all required attachments. Loan repayment agreements for successful applicants will begin October 1, following each application period.

Documents 1 through 3 must be included as part of the complete, single submission MSLRP application package. Providers and employers should carefully read and follow the instructions for each form.

- 1. <u>Provider Application, Part A Form</u> <u>Provider Application, Part A Instructions</u>
- 2. <u>Provider Application, Part B Form</u>
 <u>Provider Application, Part B Instructions</u>

PLEASE NOTE: Current participants reapplying to the program, as well as those who have participated in the past, are required to submit Loan Repayment Documentation (LRD) to show they have paid down the loans included on their previous Part B forms by an amount at least equal to the amount received from the program. The amount of LRD must add up to the required amount, or the application will be screened out of the review process. When information provided on Part B forms by loan servicer agencies does not meet their LRD requirements, applicants must provide LRD as outlined under Reapplying to MSLRP in the Participant Information and Requirements section of the MSLRP website.

3. <u>Practice Site Application & Declaration of Intent Form</u>
Practice Site Application & Declaration of Intent Instructions

Please do not include the instructions for completing application forms in your application package.

Application Process:

The MSLRP application process becomes more competitive each year. Those serious about submitting a successful application package should take the time to learn about the process.

Early Preparation of Application Forms:

Providers and employers are urged to begin preparing their application forms well before the start of the application period. This applies especially to Provider Application Part B forms, which take the longest to complete.

Single Submission Application Packages Must be Mailed with a Postmark on Envelope:

All documents must arrive together at the MSLRP Office by mail in a single envelope, with a clearly visible postmark and each document must be 100 percent complete and legible. Only one provider application package may be mailed in a single envelop. MSLRP cannot accept application forms submitted separately, or submitted by email, phone, or fax. Application packages must include clear postmarks to determine their place among all documents pending review.

All application forms must be mailed together in a single envelope to:

Brittany Brookshire, MSLRP Coordinator,
Office of Planning
Michigan Department of Health and Human Services
South Grand Building
P.O. Box 30195
Lansing, MI 48909

Application Forms must be 100 Percent Complete and Legible: Because application forms must meet all requirements described in the current <u>MSLRP</u>

<u>Application Period Update</u>, the website and in instructions for each application form, providers and employers should read all of this information. They should start by reading the following key points for completing each form, along with the most common mistakes.

The program will not preview applications for completeness before they are submitted.

Key Points for Provider Application, Part A:

- Loan repayment agreements can only be awarded for practice sites included in the original application or requested after October 1.
- Requests to approve additional practices sites between submitting
 applications and October 1 following the application period will void
 applications, requiring providers to reapply during the following
 application period. Providers and employers must wait until October 1 to request approval
 of additional practice sites.
- Providers must include all practice sites at which they expect to complete their MSLRP service obligations starting October 1 and make sure their employers list the same sites on their Practice Site Applications.
- If practice sites at which providers will complete their service obligations change after their applications are submitted, providers or employers may request approval of additional sites starting October 1.
- Hours of employment starting October 1 must total at least 40 hours per week.
- The number of practice sites, site names, addresses and hours worked at each site must be the same on the Provider Application, Part A and the Practice Site Application.
- Due to federal reporting requirements, providers must use nine-digit zip codes in their practice site addresses.
- Eligible debt is not limited to government loans. Private loans from commercial lending institutions, such as banks or credit unions, are eligible. However, private loans from parents, relatives or other individuals are not. Eligible debt includes interest accrued on undergraduate and graduate educational loans.

Common Mistakes on Provider Application, Part A form:

- Not included in application package
- An older version of the form was submitted (Check this website for current application forms.)
- Missing one or more sections

- Incomplete or illegible Social Security Number
- One or more sections incomplete
- Not a U.S. citizen, or citizenship not indicated
- The number of hours of employment at practice sites is not indicated, or the total number of hours of employment at all practice sites is less than 40 hours per week
- The number of practice sites, site names, addresses and/or hours worked at each site on the Provider Application, Part A are not the same as on the Practice Site Application
- Ineligible provider type
- Insufficient eligible debt for minimum loan agreement amount: \$20,000 for two-year initial agreements, or \$10,000 for final one-year agreement
- Nine-digit zip codes were not used in the address for one or more practice Sites

Key Points for Provider Application, Part B:

Eligible debt is not limited to government loans. Private loans from commercial lending institutions, such as banks or credit unions, are eligible. However, private loans form parents, relatives or other individuals are not. Eligible debt includes interest accrued on undergraduate and graduate educational loans. This form takes the longest to complete, so providers should get an early start by completing the top section and sending a form to each of their loan servicers as early as possible.

- Starting early increases the likelihood providers will receive their Part B forms back in time to complete their application packages and mail them on the morning of the first day of the application period.
- Providers can save considerable time by emailing the forms to their loan servicers and asking their loan servicers to fax or email them back.
- Current loan balances entered by loan services should include both principal and interest
- Parent Direct PLUS Loans should not be included on Part B forms because they are the parents' obligation and the obligation cannot be transferred to the student.
- Providers who have defaulted on federal loans are not eligible for MSLRP.
- Providers should **not** instruct loan servicers to send completed Part B forms to the MSLRP Office.

Common Mistakes on Provider Application Part B form:

- An older version of the form was submitted
- Not included in the application package
- Insufficient eligible debt for minimum loan agreement amount: \$20,000 for two-year initial agreements, or \$10,000 for final one-year agreement
- The form was not signed and/or dated by the loan servicer.
- The loan servicer attached an internal document or report to the Part B form but did not complete the form itself.

Key Points for Practice Site Application:

- Employers must submit HPSA-Find documentation for each practice site listed on their Practice Site Applications. Employers must submit printouts of the documents found by searching the HPSA-Find website at https://data.hrsa.gov/tools/shortage-area by both practice site address and by the county in which their practice sites or Community Health Center administrative offices are located. It will be necessary to read the Practice Site Application Instructions carefully to make sure all documentation requirements are met.
- Loan repayment agreements can only be awarded for practice sites included in the original application or requested after October 1.
- Requests to approve additional practices sites between submitting
 applications and October 1 following the application period will void
 applications, requiring providers to reapply during the following
 application period. Providers and employers must wait until October 1 to request approval
 of additional practice sites.
- Employers must include all practice sites at which providers are expected to complete their MSLRP service obligations starting October 1 and make sure their providers list the same sites on their Provider Application, Part A forms.
- If practice sites at which providers will complete their service obligation change after their applications are submitted, employers or providers may request approval of additional sites starting October 1.
- Hours of employment starting October 1 must total at least 40 hours per week.
- The number of practice sites, site names, addresses and hours worked at each site must be the same on the Provider Application, Part A and the Practice Site Application.
- Due to federal reporting requirements, employers must use nine-digit zip codes in their practice site addresses.

Common Mistakes on Practice Site Application Form:

- Many applications were screened out during the 2019 application period because employers did not meet HPSA-Find documentation requirements for their practice sites. Employers and providers should read the Practice Site Application Instructions and check their application packages to make sure all requirements are met.
- Not included in application package
- An older version of the form was submitted
- Missing one or more sections
- One or more sections incomplete
- The number of hours of employment at practice sites is not indicated, or the total number of hours of employment at all practice sites is less than 40 hours per week
- The number of practice sites, site names, addresses and/or hours worked on the Practice Site Application is not the same as on the Provider Application, Part A.
- Ineligible practice site type
- Discounted/Sliding Fee Schedule and Discount Fee Policy is not attached
- Proof of Tax-Exempt Status is not attached
- Nine-digit zip codes were not used in the address for one or more practice sites.

Loan Repayment Documentation (LRD):

- Loan Repayment Documentation is only required for providers reapplying to MSLRP. Those reapplying should see the *Participant Information and Requirements* section of the website for details.
- Incomplete LRD is a common reason the applications of those reapplying to the program are screened out.

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